

**Reparations, Microfinance, and Gender: A Plan, with Strategies for Implementation**  
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**Abstract**

In separate writings the authors have argued that nations planning reparations for human rights violations ought to consider microfinance as a mode of pecuniary transfer. Joining a symposium on gender and violence and responding to calls from readers for more detail on how to install and fund such a plan, this article presents microfinance-based reparations as policy for a national government to consider. It addresses several strategic and practical considerations that an implementing government would face.

Converting benefit payments into shares and deposits and beneficiaries into shareholders of microfinance institutions turns former victims into active partners of aid and owners of sustainable local entities. It also has gender-progressive effects. In many countries, women are already playing a prominent role in self-help groups, informal savings and credit associations, and other types of microfinance institutions on which a reparations plan can build to achieve economic as well as moral-reparative gains following a humanitarian crisis.

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